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1. A method of bill payment service for a customer,
comprising:
receiving information about at least one bill payment for
the customer;
5 automatically scheduling the bill payment for the
customer according to the bill payment information; and
rendering the scheduled bill payment to a payee for the
customer.
- 10 2. The method of claim 1, wherein receiving the bill
payment information further comprises receiving a request for bill
payment service for the customer.
3. The method of claim 2, wherein receiving the request for
bill payment service further comprises receiving identification
information for the customer by a retail system application.
- 15 4. The method of claim 3, wherein receiving the
identification information further comprises automatically verifying the
identification information by the retail system application for the
customer.
- 20 5. The method of claim 2, wherein receiving the request for
bill payment service further comprises receiving a selection for the bill
payment service for the customer.
6. The method of claim 5, wherein receiving the selection
further comprises receiving the selection for the bill payment service in
response to an automatic prompt of the customer by a retail system
25 application for the selection.
7. The method of claim 2, wherein receiving the request for
the bill payment service further comprises automatically handing off the
customer by the retail system application to a bill payment application.

8. The method of claim 7, wherein automatically handing the customer off by the retail system application further comprises automatically handing off the identification information for the customer by the retail system application to the bill payment application.

9. The method of claim 1, wherein receiving the bill payment information further comprises receiving identification information for the customer by a bill payment application.

10. The method of claim 9, wherein receiving the identification information further comprises automatically verifying the identification information by the bill payment application.

11. The method of claim 1, wherein receiving the bill payment information further comprises receiving a selection by a bill payment application for one of a touch tone mode of entering the bill payment information and a voice mode of entering the bill payment information for the customer.

12. The method of claim 11, wherein receiving the selection for one of the touch tone and voice modes of entering the bill payment information further comprises receiving the selection for the customer in response to an automatic prompt of the customer by the bill payment application for the selection.

13. The method of claim 12, wherein receiving the selection for one of the touch tone and voice modes of entering the bill payment information further comprises receiving a selection for the voice mode of entering the information for the customer.

14. The method of claim 13, wherein receiving the bill payment information further comprises receiving the bill payment

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information for the customer in the voice mode by the bill payment application.

5 15. The method of claim 12, wherein receiving the selection for one of the touch tone and voice modes of entering the bill payment information further comprises receiving a selection for the touch tone mode of entering the information.

10 16. The method of claim 15, wherein receiving the bill payment information further comprises receiving the bill payment information for the customer in the touch tone mode by the bill payment application.

15 17. The method of claim 1, wherein receiving the bill payment information further comprises automatically prompting the customer by a bill payment application for an election of a bill payment option selected from a group consisting of a recurring bill payment option, an add or change payee for bill payment option, a single bill payment option, and a status, change or cancel bill payment option.

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20 18. The method of claim 17, wherein receiving the bill payment information further comprises receiving an election for the recurring bill payment option for the customer by the bill payment application.

19. The method of claim 18, wherein receiving the election for the recurring bill payment option further comprises automatically handing off the customer to a customer service representative by the bill payment application.

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25 20. The method of claim 17, wherein receiving the bill payment information further comprises receiving an election for the add or change a payee for bill payment option for the customer by the bill payment application.

21. The method of claim 20, wherein receiving the election for the add or change a payee for bill payment option further comprises automatically handing off the customer to a customer service representative by the bill payment application.

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as } 22. The method of claim 17, wherein receiving the bill payment information further comprises receiving an election for the single bill payment option for the customer by the bill payment application.

10 23. The method of claim 17, wherein receiving the bill payment information further comprises receiving an election for the status, change or cancel bill payment option for the customer by the bill payment application.

15 24. The method of claim 1, wherein receiving the bill payment information further comprises receiving a selection for a single bill payment option for the customer by a bill payment application.

20 25. The method of claim 24, wherein receiving the selection for the single bill payment option further comprises receiving the selection for the customer in response to an automatic prompt of the customer by the bill payment application for the selection.

26. The method of claim 24, wherein receiving the bill payment information further comprises receiving information about a payee for the bill payment by the bill payment application.

25 27. The method of claim 26, wherein receiving the information about the payee further comprises receiving the information in response to an automatic prompt of the customer for the information by the bill payment application.

28. The method of claim 26, wherein receiving the information about the payee further comprises receiving a selection for

the customer to enter the information from a payee ID list of the customer.

29. The method of claim 28, wherein receiving the selection to enter the information from the customer's payee ID list further comprises receiving the selection in response to an automatic prompt of the customer for the selection by the bill payment application.

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alt* 30. The method of claim 28, wherein receiving the information about the payee further comprises receiving an ID number for the payee from the customer's payee ID list by the bill payment application.

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C17* 31. The method of claim 30, wherein receiving the ID number for the payee further comprises automatically identifying the payee by the bill payment application according to the ID number for the payee.

32. The method of claim 26, wherein receiving the information about the payee further comprises receiving a selection for the customer to enter the information according to a payee list spoken for the customer.

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alt* 33. The method of claim 32, wherein receiving the information about the payee further comprises receiving a selection of the payee for the customer from the spoken payee list by the bill payment application.

34. The method of claim 33, wherein receiving the selection of the payee for the customer from the spoken payee list further comprise automatically identifying the payee by the bill payment application according to the selection.

35. The method of claim 26, wherein receiving the information about the payee further comprises automatically identifying the payee from the information by the bill payment application.

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36. The method of claim 26, wherein receiving the information about the payee further comprises automatically verifying an identification of the payee by the bill payment application.

5 37. The method of claim 24, wherein receiving the bill payment information further comprises receiving a payment amount for the bill payment by the bill payment application.

10 38. The method of claim 37, wherein receiving the payment amount further comprises receiving the payment amount in response to an automatic prompt of the customer for the payment amount by the bill payment application.

39. The method of claim 24, wherein receiving the bill payment information further comprises receiving a payment date for the bill payment by the bill payment application.

15 40. The method of claim 39, wherein receiving the payment date further comprises receiving the payment date in response to an automatic prompt of the customer for the payment date by the bill payment application.

20 41. The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically verifying the scheduled bill payment by a bill payment application.

42. The method of claim 41, wherein automatically verifying the scheduled bill payment further comprises receiving a confirmation of the scheduled bill payment in response to an automatic prompt of the customer for the confirmation by the bill payment application.

25 43. The method of claim 41, wherein automatically verifying the scheduled bill payment further comprises receiving a confirmation of at least one of a payee, a payment amount, and a payment date by the

bill payment application in response to an automatic prompt of the customer for the confirmation by the bill payment application.

5 44. The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically assigning a payment reference for the scheduled bill payment by a bill payment application.

45. The method of claim 44, wherein automatically assigning the payment reference further comprises automatically furnishing the payment reference for the scheduled bill payment to the customer by the bill payment application.

10 46. The method of claim 1, wherein automatically scheduling the bill payment further comprises automatically summarizing bill payments scheduled for the customer by a bill payment application.

15 47. The method of claim 46, wherein automatically summarizing bill payments further comprises automatically prompting the customer by the bill payment application for a selection by the customer to hear a list of bill payments scheduled for the customer.

20 48. The method of claim 47, wherein automatically summarizing bill payments further comprises automatically speaking the list of bill payments scheduled for the customer in response to the selection by the customer to hear the list of bill payments.

49. The method of claim 1, wherein rendering the scheduled bill payment further comprises rendering the scheduled payment in a payment amount indicated by the customer to a payee identified by the customer on a payment date designated by the customer.

25 50. The method of claim 49, wherein rendering the scheduled bill payment further comprises rendering the scheduled bill payment by a check.

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51. ~~The method of claim 50, wherein rendering the scheduled bill payment by check further comprises combining the scheduled bill payment with at least one additional bill payment in the check.~~

5 52. ~~The method of claim 49, wherein rendering the scheduled bill payment further comprises rendering the scheduled bill payment by an electronic transfer of funds.~~

53. ~~The method of claim 1, further comprising receiving a selection for a status, change or cancel for a bill payment for the customer by a bill payment application.~~

10 54. ~~The method of claim 53, wherein receiving the selection for the status, change or cancel for the bill payment further comprises receiving the selection by the bill payment application in response to an automatic prompt of the customer by the bill payment application for the selection.~~

15 55. ~~The method of claim 54, wherein receiving the selection for the status, change or cancel for the bill payment further comprises receiving a selection by the customer from one of a group of selections consisting of status of future bill payments for the customer, change a future bill payment for the customer, and cancel a future bill payment for the customer.~~

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20 56. ~~The method of claim 55, wherein receiving the selection from the group of selections further comprises receiving the selection in response to an automatic prompt of the customer by the bill payment application for the selection.~~

25 57. ~~The method of claim 55, wherein receiving the selection from the group of selections further comprises receiving a selection by the customer for the status of future bill payments for the customer.~~

58. The method of claim 57, wherein receiving the selection for the status of future bill payments further comprises receiving a selection for the customer for one of status of all open bill payments for the customer and status of all bill payments for the customer.

5 59. The method of claim 58, wherein receiving the selection further comprises receiving the selection for the status of all open bill payments for the customer.

60. The method of claim 59, wherein receiving the selection for the status of all open bill payments further comprises automatically speaking the status of all open bill payments for the customer.

61. The method of claim 58, wherein receiving the selection further comprises receiving the selection for the status of all bill payments for the customer.

62. The method of claim 61, wherein receiving the selection for the status of all bill payments further comprises automatically speaking the status of all bill payments for the customer.

63. The method of claim 55, wherein receiving the selection from the group of selections further comprises receiving a selection by the customer for the change of a future bill payment for the customer.

64. The method of claim 63, wherein receiving the selection for the change of a future bill payment further comprises receiving a selection for the customer for one of change a single bill payment for the customer and change a recurring bill payment for the customer.

65. The method of claim 64, wherein receiving the selection further comprises receiving the selection for the change of a single bill payment for the customer.

66. The method of claim 65, wherein receiving the selection for the change of a single bill payment for the customer further

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comprises receiving bill payment change information for the customer in response to automatic prompts of the customer by the bill payment application.

5 67. The method of claim 64, wherein receiving the selection further comprises receiving the selection for change of a recurring bill payment for the customer.

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10 68. The method of claim 67, wherein receiving the selection for the change of a recurring bill payment for the customer further comprises automatically handing off the customer to a customer service representative by the bill payment application.

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69. The method of claim 55, wherein receiving the selection from the group of selections further comprises receiving a selection for the customer for cancellation of a future bill payment for the customer.

15 70. The method of claim 69, wherein receiving the selection for the cancellation of a future bill payment for the customer further comprises receiving a selection for the customer for one of cancellation of a single bill payment for the customer and cancellation of a recurring bill payment for the customer.

20 71. The method of claim 70, wherein receiving the selection further comprises receiving a selection for the cancellation of a single bill payment for the customer.

25 72. The method of claim 71, wherein receiving the selection for the cancellation of a single bill payment further comprises receiving single bill payment cancellation information for the customer in response to automatic prompts of the customer by the bill payment application for the information.

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73. The method of claim 70, wherein receiving the selection further comprises receiving a selection for cancellation of a recurring bill payment for the customer.

5 74. The method of claim 73, wherein receiving the selection further comprises receiving recurring bill payment cancellation information for the customer in response to automatic prompts of the customer by the bill payment application for the information.

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75. A system for bill payment service for a customer, comprising:

10 means for receiving information about at least one bill payment for the customer;

means associated with the receiving means for automatically scheduling the bill payment for the customer according to the bill payment information; and

15 means associated with the scheduling means for rendering the scheduled bill payment to a payee for the customer.

76. The system of claim 75, wherein the receiving means further comprises a bill payment application running on a server.

20 77. The system of claim 76, wherein the receiving means further comprises a retail system application communicating with the retail banking application.

78. The system of claim 76, wherein the receiving means further comprises an input device coupled to the server.

25 79. The method of claim 78, wherein the input device further comprises a telephone.

80. The method of claim 75, wherein the scheduling means further comprises a bill payment application running on a server.

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81. The method of claim 74, wherein the bill payment rendering means further comprises a bill payment application running on a server.

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